

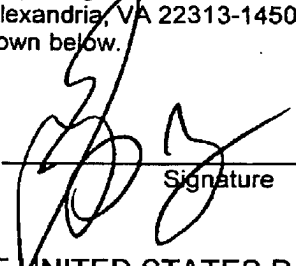
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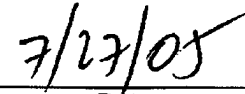
JUL 27 2005

Docket No.: GLM-1080

CERTIFICATION OF MAILING OR TRANSMISSION

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No.	: 10/611,482	Confirmation No: 8526
Applicant	: Eduardo Pretell et al.	
Filed	: July 1, 2003	
Art Unit	: 3624	
Examiner	: N/A	
Title	: Method and System for Determining Optimal Loan Options	
Docket No.	: GLM-1080	
Customer No.:	44338	

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner for Patents,  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.98 copies of the following patents and/or publications are submitted herewith:

U.S. Patent No. 5,966,700, issued October 12, 1999 to Gould et al.;

U.S. Patent No. 6,006,249, issued December 21, 1999 to Leong

U.S. Patent No. 6,038,552, issued March 14, 2000 to Fleischl et al.;

U.S. Patent No. 6,167,385, issued December 26, 2000 to Hartley-Urquhart et al.

U.S. Patent No. 6,249,775 B1, issued June 19, 2001 to Freeman et al.;

U.S. Patent No. 6,404,884 B1, issued June 11, 2002 to Marwell et al.;

U.S. Patent Application Publication No. 2001/0029477 A1, published October 11, 2001 to Freeman;

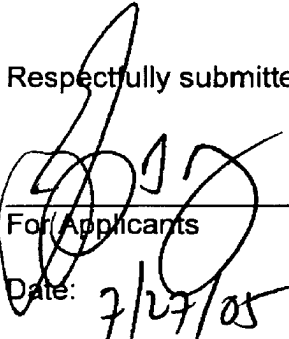
U.S. Patent Application Publication No. 2002/0049713 A1, published April 25, 2002 to Khemlani et al.;

U.S. Patent Application Publication No. 2002/0077978 A1, published June 20, 2002 to O'Leary et al; and

U.S. Patent Application Publication No. 2002/0095365 A1, published July 18, 2002 to Slavin et al..

As per the Notice in 1273 OG 55 (August 5, 2003), no copies of any above-mentioned U.S. patents and U.S. patent application publications are submitted for any application filed after June 30, 2003.

Respectfully submitted,

  
For Applicants

Date: 7/27/05

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<b>FORM PTO-1449 (SUBSTITUTE)</b>  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>INFORMATION DISCLOSURE          STATEMENT BY APPLICANT</b> (37 CFR 1.98(b))				Attorney Docket No.:      Appl. No. GLM-1080                      10/611,482  Applicant Eduardo Pretell et al.  Filing Date                      Group Art Unit July 1, 2003			
EXAMINER INITIALS		PATENT NO.	DATE	PATENTEE	CLASS	SUB CLASS	FILING DATE
	A	5,966,700	10/99	Gould et al.			
	B	6,006,249	12/99	Leong			
	C	6,038,552	03/00	Fleischl et al.			
	D	6,167,385	12/00	Hartley-Urquhart et al.			
	E	6,249,775 B1	06/01	Freeman et al.			
	F	6,404,884 B1	06/02	Marwell et al.			
	G	2001/0029477 A1	10/01	Freeman et al.			
	H	2002/0049713 A1	04/02	Khemlani et al.			
	I	2002/0077978 A1	06/02	O'Leary et al.			
<b>FOREIGN PATENT DOCUMENT</b>							
		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB CLASS	TRANSL. YES   NO
	J						
	K						
	L						
	M						
	N						
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)</b>							
EXAMINER				DATE CONSIDERED			
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Page 2 of 2

<b>FORM PTO-1449 (SUBSTITUTE)</b>  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>INFORMATION DISCLOSURE          STATEMENT BY APPLICANT</b> (37 CFR 1.98(b))				Attorney Docket No.:      Appl. No. GLM-1080                      10/611,482  Applicant Eduardo Pretell et al.  Filing Date                      Group Art Unit July 1, 2003			
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EXAMINER INITIALS	PATENT NO.	DATE	PATENTEE	CLASS	SUB CLASS	FILING DATE
A	2002/0095365 A1	07/02	Slavin et al.			
B						
C						
D						
E						
F						
G						
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I						

FOREIGN PATENT DOCUMENT							
DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB CLASS	TRANSL. YES   NO		
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